

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Javier Miranda
Elvira Miranda
Debtor(s)

Case No. 16-11824

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2016.
- 2) The plan was confirmed on 06/17/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/31/2017.
- 5) The case was dismissed on 10/20/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,450.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,050.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$10,050.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,274.57
Court Costs	\$0.00
Trustee Expenses & Compensation	\$488.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,763.42

Attorney fees paid and disclosed by debtor: \$165.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALBANY BANK	Secured	0.00	0.00	0.00	0.00	0.00
ALL CREDIT LENDERS	Unsecured	534.80	405.00	405.00	0.00	0.00
AMERICREDIT FINANCIAL DBA GM I	Secured	18,837.47	17,865.87	17,865.87	5,538.85	747.73
AMERIMARK	Unsecured	875.89	885.89	885.89	0.00	0.00
AVANT INC	Unsecured	300.00	1,835.79	1,835.79	0.00	0.00
BECKET & LEE LLP	Unsecured	600.09	600.09	600.09	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	980.70	997.33	997.33	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,272.78	1,294.57	1,294.57	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	656.45	706.60	706.60	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	NA	1,046.16	1,046.16	0.00	0.00
COUNTRY DOOR	Unsecured	1,224.81	1,179.81	1,179.81	0.00	0.00
CREDIT FIRST NA	Unsecured	614.00	766.26	766.26	0.00	0.00
DIMAND LAW OFFICES PC	Unsecured	4,416.00	4,122.14	4,122.14	0.00	0.00
DIRECTV	Unsecured	214.01	214.01	214.01	0.00	0.00
GINNYS	Unsecured	554.56	554.56	554.56	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	686.64	686.64	686.64	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	830.43	858.18	858.18	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,108.37	1,108.37	1,108.37	0.00	0.00
K JORDAN	Unsecured	NA	654.96	654.96	0.00	0.00
KAVITA GUPTA DDS	Unsecured	961.30	961.30	961.30	0.00	0.00
LVNV FUNDING	Unsecured	894.48	1,080.55	1,080.55	0.00	0.00
MASON	Unsecured	470.00	500.00	500.00	0.00	0.00
MASSEYS	Unsecured	NA	470.00	470.00	0.00	0.00
MERRICK BANK	Unsecured	1,859.77	1,380.91	1,380.91	0.00	0.00
MERRICK BANK	Unsecured	1,353.41	981.94	981.94	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,591.93	1,591.93	1,591.93	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,152.99	2,152.99	2,152.99	0.00	0.00
MONROE & MAIN	Unsecured	836.89	846.89	846.89	0.00	0.00
MONTGOMERY WARD	Unsecured	923.86	933.86	933.86	0.00	0.00
ONEMAIN	Secured	0.00	0.00	0.00	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1,201.36	1,011.97	1,011.97	0.00	0.00
PAYDAY LOAN STORE	Unsecured	NA	1,090.52	1,090.52	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,284.01	1,688.35	1,688.35	0.00	0.00
PRONTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
PROSPER MARKETPLACE INC	Unsecured	350.00	4,219.14	4,219.14	0.00	0.00
MONTEREY FINANCE LLC	Unsecured	400.00	NA	NA	0.00	0.00
MAXLEND	Unsecured	1,434.10	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	694.00	NA	NA	0.00	0.00
AS WE CHANGE	Unsecured	229.47	NA	NA	0.00	0.00
CASH STORE	Unsecured	2,679.41	NA	NA	0.00	0.00
CHASE	Unsecured	880.00	NA	NA	0.00	0.00
BEST CHOICE	Unsecured	350.00	NA	NA	0.00	0.00
SHOPNOW	Unsecured	51.31	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	1,023.92	NA	NA	0.00	0.00
TIMOTHY P WALSH DDS PC	Unsecured	88.00	NA	NA	0.00	0.00
UNFOREGETTABLE SMILES	Unsecured	275.00	NA	NA	0.00	0.00
UNIVERSITY OF ILLINOIS AT CHICAGO	Unsecured	15.75	NA	NA	0.00	0.00
SECURITYPLUS FEDERAL CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
SEVENTH AVENUE	Unsecured	1,187.28	1,197.28	1,197.28	0.00	0.00
STONEBERRY	Unsecured	880.00	380.00	380.00	0.00	0.00
TD BANK USA NA	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	4,318.42	0.00	0.00	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,865.87	\$5,538.85	\$747.73
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,865.87	\$5,538.85	\$747.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,403.99	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,763.42</u>	
Disbursements to Creditors	<u>\$6,286.58</u>	
TOTAL DISBURSEMENTS :		<u>\$10,050.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/20/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.